



June 13, 2011

Mr. John Doe
123 Any Lane
Anytown, NC 26709

SHFPP Case No.

State Home Foreclosure Prevention Project

Dear Mr. Doe:

Your mortgage company may have informed you recently that you were late on your mortgage payment. If you miss a payment or payments, you may be facing foreclosure on your home. I want to encourage you to take action now to prevent that from happening.

The State of North Carolina has developed a program to provide free housing counseling assistance to homeowners struggling to make their mortgage payments. Most of the time, homeowners can avoid foreclosure if they take action. Over 5500 homeowners have avoided foreclosure by working with this program.

If you call the State Home Foreclosure Prevention Project toll-free at 888-442-8188 you will be connected to a HUD-approved nonprofit counseling agency with experience in foreclosure prevention and loss mitigation counseling. You will receive assistance from a housing counselor near you who can meet with you, assess your situation, and help you work with your mortgage company. If you have been affected by unemployment, you may also be eligible for mortgage payment assistance from the N.C. Foreclosure Prevention Fund, which the N.C. Housing Finance operates under the U.S. Department of the Treasury's Hardest Hit Program. These services are available to you free of charge.

You should be aware of companies that offer assistance in getting a loan modification or avoiding foreclosure. It is illegal in North Carolina for companies to charge an upfront fee to assist you in working out a loan modification with your mortgage company. For more warning signs, go to www.ncforeclosurehelp.org.

If you have trouble making your mortgage payment, please do not wait until it is too late. Call 888-442-8188 to obtain the assistance of a housing counselor and other resources available through the State-sponsored program.

You will find additional information and resources at www.ncforeclosurehelp.org.

Sincerely

Jeanette L. Sant
North Carolina Housing Finance Agency



The State Home Foreclosure Prevention Project was created by the North Carolina General Assembly.
North Carolina Housing Finance Agency • 3508 Bush Street • Raleigh, NC • 888-442-8188 • www.nchfa.com